

IN THE CLAIMS:

1. (previously amended): A data processing method for introducing an asset-backed fixed-income security that will function as a master real currency unit with a constant value, comprising tracking by means of a digital computer, the flow of quantitative data generated by the steps of:

- 1) originating financial instruments that are denominated in a real currency unit, and amortized with a real rate of interest,
- 2) pooling the real financial instruments for the purpose of establishing a tax conduit to issue asset-backed securities,
- 3) using structured financing, such that the conduit issues a class of regular certificates, and a residual class of certificates, as follows:
  - a) Class "A" Certificates with a priority of payment, which will receive a real-principal-only (RPO) cash flow stream,
  - b) Class "R" Certificates that are subordinate to the Class "A" Certificates, which will receive a residual cash flow, and then
- 4) denominating the Class "A" certificates in a master real currency unit, which can then be used by the holders to represent and transfer purchasing power in a constant monetary unit.

2. (currently amended): The data processing method of Claim 1, whereby one, or more, additional classes of regular certificates are issued, that are:

- 1) subordinate to the Class "A" Certificates,
- 2) subordinate in order of designation to each prior class of regular certificates (i.e. a Class "C" being subordinate to Class "B", etc.), but then

- 3) having a priority of payment over the residual certificates,

whereby the subordinate regular certificate class(es) issued, share in some, or all, of the class flows generated by a real-interest-only (RIO) cash flow stream.